



Guidance on Address Verification for Intermediaries

We are required by our regulators to verify clients' address details according to the following criteria:

Acceptable documentation for verification of address

In order to verify your address, we may only accept certain types of documentation. These items must be either an original or a certified copy of one of the documents listed in Appendix A. If you submit a certified copy of a document, it is essential that you have first seen the document in its original form. Documents faxed to you from the applicant should not be certified as a true copy of the original document. The IPA does not permit us to take a 'benefit of the doubt' approach. The copy document must also be certified in the correct manner (see Certification of copy documents below). In addition:

- The document must be issued in the name of the applicant and show the same residential address as stated on the application form
- The document must show a date that is within three months of the date the application is made to Unilife.

Certification of copy documents

Where you intend to submit a copy of an original document provided to you, you must print or stamp the following statement on the document:

Certified true copy

Name: *(your printed name)*

Signature: *(your signature)*

Date: *(dd/mm/yyyy, the date you have certified the copy document)*

An example is given in Appendix B.

Translation of documents not written in English

Where a document submitted for address verification is not written in English, please explain on the document:

- a) The nature of the document.
- b) Indicate where the applicant's name and address is printed.
- c) You should also write a statement onto the document to the effect that:

I certify this to be a true copy of the original document, which I have seen in its original form, and that the address on this document is a true reflection of the address written, in English, on the application form.

Name: *(your printed name)*

Signature: *(your signature)*

Date: *(dd/mm/yyyy, the date you have certified the copy document)*

Who can certify a copy of an original document?

- **A Regulated Introducer, or authorised employee of a Regulated Introducer**

A Regulated Introducer is an Introducer in relation to which a regulatory authority exercises regulatory functions. The Introducer is based or incorporated in or formed under the law of a country that falls under Financial Action Task Force (FATF) jurisdiction.

- **A Notary Public**

A Notary Public is a public officer appointed under authority of state law with power to administer oaths, certify affidavits, take acknowledgements and take depositions or testimony.

If you require any further details, please ask your financial adviser.

Alternatively you can contact your nearest Unilife office, details of which are available on our website, or get in touch using our email address:
info@ses-zambia.com



Acceptable documents

- A bill from any of the following categories:

- Utility (gas, electricity, water, sewers). These are required in any dwelling and for which the owner must pay.
- Rates or council tax bill.
- Telephone. Note: If a telephone bill is submitted, it must be clear that this is for a landline connected to the residence.

Note: mobile telephone, cable TV bills and internet service provider's bills are not acceptable.

- An entry in a local, published telephone directory.

Note: A directory enquiry printed from the internet is not acceptable.

- An extract from the official register of electors.
- A current driving licence.
- A state pension book, benefit book or other government produced document showing benefit entitlement.
- A tax assessment document.
- An account statement from a bank. It must be clearly printed on the document that this is a bank statement and make reference to an account in the name of the applicant.

Note: Statements featuring a 'care of' or PO Box address are not acceptable. Bank credit cards and non-bank cards such as store cards and loyalty/points cards are not acceptable. Printed copies are not acceptable.

- A proof of ownership or rental of the residential address.
- Proof of payment for a PO Box service. This applies where the PO Box address is also shown on the application and is the correspondence address of the applicant, and provided the document also shows the residential address.
- A mortgage statement.
- A letter from the employer of the applicant confirming the residential address. Where the applicant has accompanied a partner or spouse on a work assignment or contract, and they are also an applicant, an employer may confirm the address of a non-employee where a relationship is detailed.
- A letter from a bank, which is resident and regulated in a Financial Action Task Force (FATF) jurisdiction with whom the applicant has an account. This must confirm the current residential address of the individual.
- A letter from an officer or representative of a residential home, care or nursing facility confirming that such address is the current residential address of the applicant.
- A utility bill sent to a PO Box or 'care of' address which references the residential address of the individual.

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Alternatively you can contact your nearest Unilife office, details of which are available on our website, or get in touch using our email address: info@ses-zambia.com

An example of a certified document: a sample utility bill.

ESKOM HOLDINGS SOC LIMITED REG NO 2002/015527/06
VAT REG NO 47401015/9

DU PLESSIS, ROBERT
PO BOX 8453
PORTERVILLE
7925

CENTRAL REGION
PO BOX 8610 JHB 2000

CONTACT CENTRE: (0860) 037566
FAX NO: (0866) 979065
E-MAIL: CENTRAL@ESKOM.CO.ZA
WEB: WWW.ESKOM.CO.ZA

YOUR ACCOUNT NO	6392794507
SECURITY HELD	3097.96
BILLING DATE	2012-07-12
TAX INVOICE NO	639279492961
ACCOUNT MONTH	JULY 2012
CURRENT DUE DATE	2012-08-06
VAT REG NO	NOT SUPPLIED
NOTIFIED MAX DEMAND	25.00

TEL: 08600 37596
SMS: 082 941 3707
083 647 1951
084 658 5778

CUSTOMER SELF SERVICE WEBSITE:
http://csrss.unilife.eskom.co.za

CENTRAL REGION
PO BOX 8610 JHB 2000

DIRECT DEPOSIT DETAIL
BANK: First National
BRANCH CODE: 255005
BANK ACC NO: 62006191077

TAX INVOICE

E-MAIL: No email address supplied

READING TYPE: ACTUAL	READING DATES: 2012/06/10 - 2012/07/10	NO OF DAYS: 61	SEASON
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Your next actual reading will be on 10/08/2012

CONSUMPTION SUMMARY FOR BILLING PERIOD

METER NUMBER	PREV. READING	CURR. READING	DIFFERENCE	CONSTANT	CONSUMPTION
356413	36967.0000	39086.0000	3019.0000	1.0000	3,019.0000
382471	60664.0000	63437.0000	2773.0000	1.0000	2,773.0000
382709	50748.0000	50856.0000	608.0000	1.0000	608.0000

TOTAL ENERGY CONSUMED FOR BILLING PERIOD (kWh) 6,400.00

PREMISE ID NUMBER: 9161190613 TARIFF NAME: Homopower Standard

STAND 00145 128 OAK STREET

Energy Charge (<= 50 kWh) 85 kWh @ R0.5883 /kWh - (for 51 of 30 days)	R	50.01
Energy Charge (<= 50 kWh) 17 kWh @ R0.5733 /kWh - (for 10 of 30 days)	R	9.73
Energy Charge (> 50 kWh <= 350 kWh) 510 kWh @ R0.7309 /kWh - (for 51)	R	372.76
Energy Charge (> 50 kWh <= 350 kWh) 100 kWh @ R0.7159 /kWh - (for 10)	R	71.59
Energy Charge (> 350 kWh <= 600 kWh) 425 kWh @ R1.0942 /kWh - (for 51)	R	465.04
Energy Charge (> 350 kWh <= 600 kWh) 83 kWh @ R1.0792 /kWh - (for 10)	R	89.57
Energy Charge (> 600kWh) 4.331 kWh @ R1.2021 /kWh - (for 51 of 30 day)	R	5,206.30
Energy Charge (> 600kWh) 849 kWh @ R1.1871 /kWh - (for 10 of 30 days)	R	1,007.85
Retail Environmental levy charge 5.351 kWh @ R0.02 /kWh	R	107.02
Retail Environmental levy charge 1.049 kWh @ R0.035 /kWh	R	36.72
REBILLED ADJUSTMENTS (Summary - See attachment for details)	R	-3,062.76

TOTAL CHARGES FOR BILLING PERIOD R 4,153.85

ACCOUNT SUMMARY FOR JULY 2012

BALANCE BROUGHT FORWARD (Due Date 2012-07-14)	R	2,520.28
PAYMENT(S) RECEIVED Direct Deposit - 2012-06-27	R	-2,520.25
TOTAL CHARGES FOR BILLING PERIOD	R	4,153.85
VAT RAISED ON ITEMS AT 14%	R	609.54

TOTAL AMOUNT DUE R 4,963.42

Balance brought forward is reflected in the current amount and must be paid by 2012-07-14 to avoid disconnection. Please ignore if already paid.

CERTIFIED TRUE COPY

NAME: Mr. I.A.M. Intermediary

SIGNATURE: *[Signature]*

25 February 2014

ARREARS				CURRENT	TOTAL AMOUNT DUE
>90 DAYS	61-90 DAYS	31-60 DAYS	0.00	4,963.42	R 4,963.42

Message
Save electricity. If you are not using an appliance, please switch it off!

PAGE RUN NO	PP 1624
BILL GROUP	
BILL PAGE	1 OF 2

TOTAL AMOUNT DUE 4,963.40

PAYMENT ARRANGEMENT

INSTALMENT	0.00
ARREARS	0.00
DUE DATE	2012-08-06
AMOUNT PAID	

LATE PAYMENT CHARGES WILL BE ADDED TO OVERDUE ACCOUNTS

9207 2639 2794 5076
 6392794507
 0934



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 info@ses-zambia.com